



FEMA

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Disaster News

GREEN RIVER VALLEY RESIDENTS URGED TO BUY FLOOD INSURANCE

OLYMPIA— Recently discovered depressions in the right bank adjacent to Howard Hanson Dam, have led the U.S. Army Corps of Engineers to reduce the amount of water it will hold behind the dam during the flood season. This reduced flood storage capacity increases the risk of flooding to Green River Valley communities. Because the exact nature of the problem with the dam's right abutment and the fix of the problem are still being determined, officials of the Federal Emergency Management Agency (FEMA) and the Washington Emergency Management Division (WEMD) are again urging residents and businesses of the Green River Valley area, to buy flood insurance. It is an inexpensive way to reduce future financial losses caused by flooding.

Federal Coordinating Officer Willie Nunn stresses, "Flooding is the most common and the most costly type of natural disaster, especially in high risk flooding areas. Having flood insurance can be a great help to families who need to recover from a flood. We strongly urge people to purchase it."

Most homeowner and business insurance does not cover flood damage. So homeowners and others are urged to buy flood insurance. Insuring residential or commercial property can be relatively inexpensive compared to the potentially high cost of reconstruction. Flood insurance is designed to be affordable, and residents of King County may also be eligible for a 40% discount on their premiums. People should be aware that, in general, there is a 30 day waiting period before coverage becomes effective.

Flood insurance for homeowners, renters, and business owners is available through local insurance agents. Homeowners can insure their homes up to \$250,000; contents are insured up to \$100,000. Renters can also cover their belongings up to \$100,000. Commercial property owners can insure their buildings for up to \$500,000 and the contents for up to \$500,000. FEMA and state officials recommend people purchase enough coverage to replace their property and protect their equity.

Flood insurance pays off whether or not there is a presidential declaration. State Coordinating Officer Kurt Hardin points out that, "FEMA can only offer financial assistance to residents in the event of a presidential disaster declaration. Most flooding is not extensive enough to warrant a declaration but can still be very costly for homeowners."

Page 2—GREEN RIVER VALLEY RESIDENTS URGED TO BUY FLOOD INSURANCE

To learn about preparing for floods, or purchasing flood insurance, and the benefits of protecting homes, business and property against flooding, visit www.floodsmart.gov or call **1-888-379-9531** (TTY 1-800-427-5593).

For more information about the situation with the Howard Hanson Dam, please check the U.S. Army Corps of Engineers' website at <http://www.nws.usace.army.mil>.

For more information on how to prepare your location of the Green River Valley, start at King County's website at: http://www.kingcounty.gov/safety/prepare/FloodPlan_GRiverBasin.aspx.

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FEMA leads and supports the nation in a risk-based, comprehensive emergency management system of preparedness, protection, response, recovery, and mitigation to reduce the loss of life and property and protect the nation from all hazards including natural disasters, acts of terrorism, and other man-made disasters.

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

The Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private nonprofit organizations fund repairs or rebuilding efforts, and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. Homeowners, renters and business owners with questions for the SBA should call the Customer Service Center at 1-800-659-2955 (TTY 1-800-877-8339).